IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

DEC 1 5 2005

Serial No.: 09/718,961

Conf. No.: 3347

Filing Date: 11/22/2000

Art Unit:

3625

Applicant: Schwartz et al.

Examiner: Fadok, Mark A.

Title:

DISCOUNT ESTIMATING AND

Docket No.: HILL-0001

PURCHASE SYSTEM AND METHOD

COMMISSIONER FOR PATENTS

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Transmitted herewith is:

Amendment in 14 pages

in the above identified application.

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Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT

Sir:

I. INTRODUCTORY COMMENTS:

This paper is being filed in response to the Office Action dated September 15, 2005.

Please amend the above-referenced patent application as follows:

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 9 of this paper.